(b) if so, by what percentage and the reason therefor; and

(c) how far it will be able to the fortune of auto sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN): (a) No, Sir.

(b) and (c) Does not arise in view of (a) above.

CDR of public sector banks in Bihar

555. SHRIMATI SAROJ DUBEY: Will the Minister of FINANCE be pleased to state:

(a) the credit deposit ratio of public sector banks in Bihar during the last three years;

(b) whether it is a fact that the amount of deposits from these banks is diverted as loan to other States;

(c) if so, the details thereof;

(d) whether the Government have issued any direction to these public sector banks in Bihar to contribute funds for the developmental activities in the state; and

(e) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) The credit deposit ratio of all scheduled commercial banks including public sector banks State-wise for the last three years is given in Statement (*See* below).

(b) and (c) No, Sir. Except for the Union Territory of Chandigarh, the CD ratio of these banks has not exceeded 100 per cent in any other States during the last three years.

(d) and (e) In view of the low CD ratio in Bihar, a Special Task Force was set up to study the industry related problems in the State and a Sub-Committee was also formed to study operational problems of stepping up credit flow and to suggest measures to increase credit deposit ratio. The progress in implementation of action points that emerged from the study shows that the banks have been making all efforts to improve the CD ratio in the State. Additional liquidity with the banks has been made possible with the reduction in the CRR and Bank Rate has been reduced. However, the increase in the flow of bank credit in a State also depends upon factors such as availability of adequate infrastructural facilities, development of core sector projects, entrepreneurial initiatives, credit absorption capacity of the State, conducive atmosphere for investment and satisfactory recovery position of bank dues etc.

Statement

Credit Deposit of all Scheduled Commercial Banks

Credit Deposit Ratio (%)

	STATE/UNION TERRITORY	MARCH 2000	MARCH 2001	SEPTEMBER 2001
1.	Andhra Pradesh	63.6	63.3	61.78
2.	Arunachal Pradesh	16.6	17.3	18.85
3.	Assam	31.5	32.4	31.10
4.	Bihar	22.5	21.3	20.18
5.	Chhattishgarh		39.8	36.71
6.	Delhi	76.9	82.9	80.67
7.	Goa	24.2	22.8	23.33
8.	Gujarat	49.8	49.4	44.29
9.	Haryana	41.4	41.7	37.80
10.	Himachal Pradesh	22.9	22.6	21.47
11.	Jammu and Kashmir	40.5	38.3	37.83
12.	Jharkhand		28.4	25.31
13.	Karnataka	61.0	59.3	58.79
14.	Kerala	42.3	43.1	44.17
15.	Madhya Pradesh	49.2	48.3	45.15
16.	Maharashtra	83.8	85.4	81.87
17.	Manipur	36.4	38.9	33.88
18.	Meghalaya	15.7	16.8	16.28
19.	Mizoram	24.3	25.5	29.58
20.	Nagaland	15.4	13.9	14.75
21.	Orissa	39.8	41.5	40.11
22.	Punjab	39.1	41.4	39.59
23.	Rajasthan	46.7	48.2	45.62
24.	Sikkim	13.8	15.6	15.06
25.	Tamil Nadu	88.0	90.6	85.95
26.	Tripura	25.8	23.0	22.87
27.	Uttar Pradesh	27.5	28.8	27.69
28.	Uttranchal		23.0	19.53
29.	West Bengal	45.2	44.1	42.12
30.	Andaman and Nl	16.8	18.6	19.44
31.	Chandigarh	52.6	96.7	108.60
32.	Dadra and NH	21.7	16.5	20.50
33.	Daman and Diu	15.8	14.1	11.34
34.	Lakshadweep	7.7	9.7	8.36
35.	Pondicherry	32.8	33.4	32.00
	All India	57.1	58.5	56.13